

## **Islam and Wealth**

**By**

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Among the accusations some of the Christians launch against Islam is that the Christian West is blessed with wealth and riches while Muslim nations are afflicted with poverty and misery! They meant of course that Muslims should deserve this poverty because they are heretics and disbelievers, while the great wealth of the Christian nations is due to the fact that they are believers and are on the right path!

I have explained in several of my articles and books (1) the difference in faith between contemporary Christianity and Islam, and showed that Islam - the only pure monotheistic religion existing in the world now - is the only religion that will be accepted by Allah on the Day of Resurrection. Islam is the one and only religion of Allah which He sent to all prophets beginning with Adam, Noah, Abraham, Moses, Jesus and until the seal of the Prophets Muhammad, peace be upon him. Islam is to bear witness that no god is worth worshipping but Allah, the only Creator of the universe. However, this subject is not the main issue here. The issue is how Islam looks at wealth.

This accusation in fact, shows the total ignorance of the west about how Islam looks at wealth. Wealth in Islam is not something to boast about, it is rather a burden, an obligation, a test, a trust. Money and wealth in Islam actually belong to Allah and not His servants. He provides man with wealth in order to see how he is going to use it.

According to the teachings of Islam, Allah has made us His representatives on earth and made one generation inherit the other, and he exalted in rank, honor, wealth and power some above others, and arranged man in grades so He may try him in what he has given him.

It is He who has appointed you viceroys in the earth, and has raised some of you in ranks above others, that He may try you in what He has given you. Surely thy Lord is swift in retribution; and surely He is All-Forgiving, All-Compassionate (Al-An'am, 165).

Then We appointed you viceroys in the earth after them, that We might behold how you would do (Yunus, 14).

Money in Islam is then a test and a load that man will be accountable for on the Day of Resurrection. The Messenger of Islam said:

"A slave will not be able to take a step further on the Day of Requital until he is taken to account for: his time and how he spent it, his knowledge and how he used it, his money and how he earned and spent it, and his youth and how he passed it. (Tirmidhi).

In Islam, all wealth is the possession of Allah with which humans are entrusted. It is a responsibility; it must be earned through permissible means and spent in permissible ways, such as spending on one's self and those for whom he is responsible for, without extravagance or waste. Money must be spent in good ways.

Allah says:

It is not piety, that you turn your faces to the east and to the west (in prayers). True piety is to believe in Allah and the Last Day, the angels, the Book, and the prophets, to give of one's substance, however cherished, to kinsmen, and orphans, the needy, the traveler, beggars, and to ransom the slave, to perform the prayer, to pay the alms. And they who fulfill their covenant when they have engaged in a covenant, and endure with fortitude misfortune, hardship and peril, these are they who are true in their faith, these are the truly god-fearing (Al-baqaraqh, 177).

Believe in Allah and His Messenger, and expend of that unto which He has made you successors. And those of you who believe and expend shall have a mighty wage (Al-hadid, 7).

Spending money in Islam must be in the cause of Allah. Spending in the cause of Allah is called 'a beautiful loan'. It is excellent in many ways: it shows a beautiful spirit of self denial; in other loans there may be a doubt as to the safety of the capital or any return thereon; here you give to the Lord of all, in whose hands are the keys of want or plenty; giving, you may have manifest blessings, and withholding, you may even lose what you have (1).

Who is he that will lend Allah a good loan, and He will multiply it for him manifold? Allah grasps, and outspreads; and unto Him you shall be returned (Al-Baqarah, 245).

To those who are only engrossed in the vanities of this world Allah will provide them with what is apportioned to them here, but they will be denied any share in the Hereafter. And who so chooses to go by the Hereafter Allah will reward him with what runs higher than what corresponds to his piety.

Whoso desires the tillage of the world to come, We shall give him increase in his tillage; and whoso desires the tillage of this world, We shall give him of it, but in the world to come he will have no share (Al-Shura, 20).

People must not conceit themselves; all that they have been put in possession of is simply the evanescent enjoyments of life here, whereas all that is in the bliss of heaven's realm affords eternal and surpassing pleasure which Allah has reserved for the god-fearing.

It is indeed true that wealth is a great blessing from Allah which He bestows upon His servants. And the one who earns it purely, and spends it properly, and gives it to those that deserve it, without a doubt earns a great reward from Allah. But at the same time, wealth is not the greatest blessing that can be given to mankind. Furthermore, no matter how much wealth a person has, eventually it will leave him, and pass on into the hands of others.

People in the West mistakenly assume that true wealth and real treasure is that of hoarding money. In Islam acquisition of wealth for its own sake, or so that it may increase man's worth is condemned. Mere acquisition of wealth counts for nothing in the sight of Allah. It does not give man any merit in this life or in the Hereafter.

Your wealth and your children are only a trial, and with Allah is a mighty wage (Al-taghabun, 15).

Whatever thing you have been given is the enjoyment of the present life; but what is with Allah is better and more enduring for those who believe and put their trust in their Lord (Al-Shura, 36).

Many of the attractive vanities of this world are but nets set by Satan to deceive man. Rich people must understand that their wealth will not bring them happiness. The only thing real and lasting is the good life lived in the light of Allah.

Know that the present life is but a sport and a diversion, an adornment, and a cause for boasting among you, and a rivalry in wealth and children. It is as rain whose vegetation pleases the unbelievers; then it withers, and thou seest it turning yellow, then it becomes broken orts. And in the world to come there is a terrible chastisement, and forgiveness from Allah and good pleasure; and the present life is but the joy of delusion (Al-Hadid, 20).

And know that your wealth and your children are trial, and that with Allah is a mighty wage (Al-Anfal, 28).

Wealth and sons are the adornment of the present world; but the abiding things, the deeds of righteousness, are better with Allah in reward, and better in hope (Al-Kahf, 46).

Do they think because We have granted them abundance of wealth and sons, We hasten unto them with good things? Nay, but they are not aware (Al-mu'minun 55, 56).

Instead of hoarding money, people should rather vie with one another in order to win Allah's forgiveness and to twin their way to Paradise which is as wide as the heaven and the earth prepared for the believers. Such favor is beyond anyone's own merits. It is bestowed by Allah according to His Holy will and plan, which is just, merciful and righteous.

Race to forgiveness from your Lord, and a Garden the breadth whereof is as the breadth of heaven and earth, made ready for those who believe in Allah and His Messengers. That is the bounty of Allah; He gives it unto whomsoever He will; And Allah is of bounty abounding (Al-Hadid, 21).

The true test of progress in spiritual life is to be measured by other things than material wealth and influence. What we have to ask ourselves is: are we the least bit nearer to Allah? All worldly goods are but a shadow that will pass away. Its true value is small. But those who work righteousness in faith are on the true path of self-development.

Their happiness will not only be multiplied, but it will be of a sublime quality (dwelling on high), and it will endure without any chance of its loss (secure they reside).

It is neither your wealth nor your children that shall bring you nigh in nearness to Us, except for him who believes, and does righteousness; those – there awaits them the double recompense for that they did, and they shall be in the lofty chambers in security (Saba', 37).

The example of those who spend their wealth in divine service stand similitude exact of a sown individual grain of corn which grows seven auricles, each auricle carry a hundred grains. And Allah thankfully reimburses many time the like to whom He will.

Those who expend their wealth in the way of Allah then follow not up their favors with reminders of their generosity or with injury, their reward is with their Lord, they shall have no ground for alarm or fear.

Those who expend their wealth in the way of Allah is as the likeness of a grain of corn that sprouts seven ears, in every ear a hundred grains. So Allah multiplies unto whom he will; Allah is All-Embracing, All-Knowing. Those who expend their wealth in the way of Allah then follow not up what they have expended with reproach and injury, their wage is with their Lord, and no fear shall be on them, neither shall they sorrow (Al-Baqarah 261, 262).

In fact kind words and forgiving are better than charity followed by injury.

Honorable words, and forgiveness are better than freewill offering followed by injury; and Allah is All-Sufficient, All-Clement (Al-Baqarah, 263).

Wealth is considered in Islam as a gift from Allah. This wealth in order to be lawful, it must be purified by paying Zakat (alms giving).

Zakat is the amount of money that every adult, mentally stable, free, and financially able Muslim, male and female, has to pay to support specific categories of people.

This category of people is clearly defined in the Koran:

"The alms are only for the poor and the needy, and those who collect them, and those whose hearts are to be reconciled, and to free the captives and the debtors, and for the cause of Allah, and (for) the wayfarers; a duty imposed by Allah. Allah is knower, Wise." (Al-Tawbah, 60).

The word Zakat means both 'purification' and 'growth'. Muslims' possessions are purified by setting aside a proportion for those in need, and, like the pruning of plants, this cutting back balances and encourages new growth.

Zakat is obligatory after a time span of one lunar year passes with the money in the possession of its owner. Then the owner needs to pay 2.5% (or 1/40) of the money as Zakat. (A lunar year is approximately 355 days).

Zakat is intended to free Muslims from the love of money. The money paid in zakat is not something Allah needs or receives. Allah is above any dependency. Allah in His boundless mercy, promises rewards for helping those in need. One should not expect any worldly gains from the beneficiaries nor aims at making one's name famous. The feelings of a beneficiary should not be hurt by making him feel inferior or reminding him of his poverty.

A pious person may also give as much as he or she pleases as charity (Sadaqah), and does so preferably in secret. Although Sadaqah as a word can be translated as 'voluntary charity' it has a wider meaning.

The Prophet said: 'Even meeting your brother with a cheerful face is charity.'

The Prophet also said: 'Charity is a necessity for every Muslim.' He was asked: 'What if a person has nothing?' The Prophet replied: 'He should work with his own hands for his benefit and then give something out of such earnings in charity.' The Companions asked: 'What if he is not able to work?' The Prophet said: 'He should help poor and needy persons.' The Companions further asked 'What if he cannot do even that?' The Prophet said 'He should urge others to do good.' The Companions said 'What if he lacks that also?' The Prophet said 'He should check himself from doing evil. That is also charity.'

Zakat, which originated more than fourteen hundred years ago, functions as a form of social security in a Muslim society. Neither Jewish nor Christian scriptures praise slave manumission by raising it to worship. Indeed Islam is unique in world religions in requiring the faithful to financially help slaves with their freedom and has raised the manumission of a slave to an act of worship if it is done to please Allah.

Wealth can be indignation or a blessing. Wealth becomes a blessing when it is earned through permissible means. It must not be earned through gambling, prostitution, trading in wine or pork, or through money laundry, cheating etc. Likewise, money should not be spent on unlawful products and services. Nor should it be spent to show off wealth, or spent in vain.

The Prophet of Islam said:

“A slave will not be able to take a step further on the Day of Requital until he is taken to account for the following things: his time and how he spent it, his knowledge and how he used it, his money and how he earned and spent it, and his youth and how he passed it (Al-Tirmidhi).

In Islam money is not an end by itself, but a means to higher values. If it is earned, invested and spent in the correct avenues, it will reward the individual, his family, his society and the nation of Islam as a whole. The rewards also extend to the Hereafter.

Allah says in the Koran:

And perform the prayer, and pay the alms; whatever good you shall forward to your soul's account, you shall find it with Allah; assuredly Allah sees the things you do (Al-Baqarah, 110)

The example of those who spend of their wealth in divine service stands similitude exact of a sown individual grain of corn which grows seven auricles, each auricle carrying a hundred grains. And Allah thankfully reimburses many times the like to whom He will.

The likeness of those who expend their wealth in the way of Allah is as the likeness of a grain of corn that sprouts seven ears, in every ear a hundred grains. So Allah multiplies unto whom He will; Allah is All-Embracing, All-knowing (Al-Baqarah, 261).

In Islam a very high standard is set for charity: It must be in the way of Allah; the giver must expect no reward in this world; it must not be followed by references or reminders to the act of charity; still less should any annoyance or injury be caused to the recipient, e.g. by boasting that the giver relieved the person in the hour of need.

While the giver expects no reward, there is abundant reward from Allah – material, moral, and spiritual – according to His own good pleasure and plan. If we spend in the way of Allah, it is not as if Allah was in need of our charity. On the contrary our shortcomings are so great that we require His utmost forbearance before any good that we can do can merit His praise or reward.

Muslims do not allow their wealth to dominate them or take control of their life. They view their wealth as a tool to achieve their main objective, and that is to gain Allah's pleasure.

Creation then is not for idle sport or play. Allah does not jest with His creatures. Nay, He hurls the truth against falsehood so that it is erased and vanished. And woe to those who ascribe to Him false things such as Allah has partners, He has gotten a son, has daughters, or any other superstitions derogatory to the dignity and glory of Allah.

As we read in the Koran:

We created not the heaven and the earth, and whatsoever between them is as playing; had We desired to take to Us a diversion, We would have taken it to Us from ourselves, had We done aught. Nay, but We hurl the truth against falsehood and it prevails over it, and behold, falsehood vanishes away. Then woe to you for that you described (Al-Anbiya' 16-18).

Allah created mankind from a single pair of a male and female, and made them into nations and tribes to get to know each other and not to boast their descent or rank. The one among them, whom Allah values best, is he who keeps Allah in mind and acquaints his heart with faith and wisdom, and regards Allah with breast filled with reverential awe. The most honorable of men in the sight of Allah is the most righteous of them, and not the richest.



O mankind, We have created you male and female and appointed you races and tribes, that you may know one another. Surely the noblest among you in the sight of Allah is the most god-fearing of you. Allah is All-Knowing, All-Aware (Al-Hujurat, 11)

Allah has created death and created life from nothingness in order to test His servants which of them are best in deed.

Blessed be He in whose hand is the Kingdom – He is powerful over everything – who created death and life, that He may try you which of you are fairest in works; and He is the All-Mighty, the All-Forgiving (Al-Mulk 1, 2).

What shall profit a man if he wins the world but loses his own soul! No one can be of help in the Day of Judgment but one's own pious deeds.

Neither your blood-kindred nor your children shall profit you upon the Day of Resurrection; He shall distinguish between you. And Allah sees the things you do \*Al-Mumtahanah, 3).

The most magnificent works of man are but fleeting. Ships, empires, the wonders of science and art, the splendors of human glory or intellect, will all pass away. The mountains and valleys, the sun and moon, the constellations and the stars will also pass away in their appointed time. But the only one that will endure for ever is the Face of Allah, Face expresses Glory and Majesty.

If we love our earthly ties and comforts, profits and pleasures, more than we love Allah, and therefore fail to respond to Allah's cause, it is not Allah's cause which will suffer. Allah's purpose will be accomplished, with or without us. But our failure to respond to His will must leave us spiritually poorer, bereft of grace and guidance, for Allah guides not the rebellious.

Say: If your fathers, your sons, your brothers, your wives, your clan, your possessions that you have gained, commerce you fear may slacken, dwellings you love – if these are dearer to you than Allah and His Messenger, and to struggle in His way, then wait till Allah brings His command; Allah guides not the people of the ungodly (At-Tawbah, 24).

The Koran describes a trade with Allah that will help man to escape a condign punishment. It is such that he believes in Allah and His Messenger, and strives in the cause of Allah with his money and with his life. Here Allah will forgive his sins and admit him to Gardens beneath which rivers flow, and beautiful mansions in gardens of eternity; that indeed is the supreme achievement.

Allah says in the Koran:

O believers, shall I direct you to a commerce that shall deliver you from a painful chastisement?

You shall believe in Allah and His Messenger, and struggle in the way of Allah with your possessions and your selves. That is better for you, did you but know. He will forgive you your sins and admit you into gardens underneath which rivers flow, and to dwelling places goodly in Gardens of Eden; that is the mighty triumph (As-Saff 10-12).

Affluence in wealth and progeny does not and will not confer immunity against punishment nor does it invite the grace of Allah. Allah is Rich, free of all needs, worthy of all praise. If He willed, He could destroy us and bring about a new creation. And that is not hard for Him.

O men, you are the ones that have need to Allah; He is the All-Sufficient, the All-Laudable. If He will, He can out you away and bring a new creation; that is surely no great matter for Allah (Fatir 15-17).

On the Day of Judgment – the day whereon neither wealth nor sons will avail – all people will stand before Allah to receive their accountability. This Day will be terribly hot. The sun will come down to be only few meters from people's heads. All people will be severely sweating and will be desperately willing to protect themselves from the terrible heat of the sun, but there will be no shade to cast a shadow over them.

Abu huraira, the Prophet companion narrated that the Prophet said, 'Seven people will be shaded by Allah under His shade on the Day (Day of Judgment) when there will be no shade except His. They are: a just ruler; a young man who has been brought in the worship of Allah (worships Allah sincerely from his childhood); a man whose heart is attached to the mosques (who offers the five compulsory congregational prayers in the mosques); two persons who love each other only for Allah's sake, and they meet and part in Allah's cause only; a man who

refuses the call of a charming woman of noble birth for illegal intercourse with her and says, 'I fear Allah'; a person who practices charity so secretly that his left hand does not know what his right hand has given (nobody knows how much he has given in charity); a person who remembers Allah in seclusion and his eyes become flooded with tears.' (Sahih Al-Bukhari. Vol. 2, Hadith No. 504).

On the Day of Resurrection the sinner who had abundant money in the present life but misused it by not spending it in the cause of Allah, will be given his book of deeds in his left hand – a sign that he is condemned to Hell-Fire. The pious however will receive his book of deeds in his right hand – a sign that he is admitted to Paradise. The sinner will pitifully say, 'I wish I had suffered eternal death then I would never have been given that book. And that I had never known how my account is? Would that it had been my end (death). My wealth has not availed me; my power and arguments to defend myself have gone from me.'

But as for him who is given his book in his left hand he shall say, 'Would that I had not been given my book and not known my reckoning! Would that it had been my end (death)! My wealth has not availed me. My authority is gone from me.' (Al-haqqah 25-29).

Now, orders are given to the angels in charge to deal with him: 'Seize him, and fetter him, then throw him into the Fire to be tortured but not to die, then fasten him with a chain whereof the length is seventy cubits. Never did he accept or recognize the Almighty, and urged not in the feeding of the poor. So no friend has he here this Day. Nor any food he will eat except filth from the washing of wounds. None will eat it except the sinners.'

Take him, and fetter him, and then roast him in Hell, then in a chain of seventy cubits' length insert him. Behold, he never believed in Allah the All-Mighty, and he never urged the feeding of the needy; therefore he today has not here one loyal friend, neither any food saving foul pus, that none excepting the sinners eat (Al-Haqqah 30-37).

True and beneficial wealth comes in fact from trading with Allah in charity. The pious takes Allah's revelation to heart, ever seeks to get closer and closer to Allah by performing regular prayers, and do good deeds, and in doing so, is moved more and more to practical charity for

his fellow creatures. The good man's charity comes out of what Allah has provided for him. He therefore recognizes that his wealth is not his absolutely, but it is given to him by Allah, and that he is delegated to deal with it according to the teachings of Allah. He must therefore understand that he must deny himself the use of some of it by giving to charity. Only the godly man's commerce will never fail or fluctuate; because Allah guarantees him the return, and even adds something to the return out of His Bounty. That is, Allah gives more than ever our merits deserve (1).

Surely those who recite the Book of Allah and perform the prayer, and expend of that We have provided them, secretly and in public, look for a commerce that will never fail, that He may pay them in full their wages and enrich them of His bounty; Surely He is All-Forgiving, All-Thankful (Fatir 29, 30).

The Prophet said:

'The son of Adam cries out: "My money! My money!" But do you have, O son of Adam, anything of your money, except that which you eat, so it is wasted, or that which you wear, so it wears out, or that which you gave as charity, so you have sent it forth (to get its rewards in the Hereafter)?" ( reported by Muslim (8/211) and others).

The prophet also said:

"Richness is not in the quantity of possessions; rather, true richness is the richness of one's self (Reported by al-Bukhari (4/219) and others).

"That which is little yet sufficient is better than that which is much but distracts ( reported by Abu Ya'la (1/295)).

"The best sustenance that you are given is that which is sufficient." (reported by Ibn Hibban (# 2323). See al-Silsilah al-Sahihah, (# 1834).

Wealth can therefore be achieved not by hoarding money, but by accepting with good heart what Allah has given the slave of provision even if it were small. This satisfaction, which results from sincerity in faith and practice, is what makes a person realizes what true richness is.

The Prophet described this richness:

Whoever amongst you wakes up, secure in his house, healthy in his body, having the bare amount of food that he requires for the day, then it is as if the entire world has been captured for him, with all that it contains!" ( Reported by al-Tirmidhi (# 2347)).

Riches of all kinds must not turn man from his devotion to Allah. Remembrance of Allah includes every act of service and goodness, every kind thought and kind deed, for this is the service and sacrifice which Allah requires from us. If we fail in this, the loss is our own, not anyone else's, for it stunts our own spiritual growth (1).

O believers, let not your possessions neither your children divert you from Allah's remembrance; whoso does that, they are the losers (Al-Munafiqun, 9).

Whatever good we enjoy comes from Allah, and it is our duty to spend some of it in benefaction and benevolence and in the service of Allah. Every present moment calls urgently for its good deeds. Death may come suddenly on us, and we cannot be allowed to plead for more time. Allah shall not delay the day of a soul when the time appointed for it has come.

Expend of what We have provided you before death comes upon one of you and he says: 'O my Lord, if only Thou wouldst defer me unto a near term, so that I may make freewill offering, and so I may become one of the righteous. But Allah will never defer any soul when its term comes. And Allah is aware of the things you do (Al-Munafiqun 10, 11).

Money and power must be looked at and used according to the principles mentioned above; otherwise they will turn into harm, evil and injury hurting their possessors.

Consequently, we must not judge people or nations according to the money or power they have. Rogue nations and evil doers might possess money and power - material elements - if misused might take them to Hell-Fire.

## References

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